It was in the year 1908, when a humble idea to uplift the poorest of poor of the land culminated in the birth of Punjab & Sind Bank with the far-sighted vision of luminaries like Bhai Vir Singh, Sir Sunder Singh Majitha and Sardar Tarlochan Singh. They enjoyed the highest respect with the people of Punjab.

The bank was founded on the principle of social commitment to help the weaker section of the society in their economic endeavours to raise their standard of life.

Decades have gone by, even today Punjab & Sind Bank stands committed to honor the social commitments of the founding fathers.

The Key Products / services of the Bank are:

- 1. Deposits
- 2. Loans & Advances
- 3. Remittances & Collections

The Bank operates through Branches located across the country which are segregated on the basis of zones and operate under the overall supervision and control of Zonal Offices.

Bank is governed by the provisions of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1980, Nationalised Banks (Management and Miscellaneous Provisions) Scheme, 1980 and the Punjab & Sind Bank (Shares and Meetings) Regulations, 2008. The Bank has an adequate composition of Executive and Non-Executive Directors. All Directors on the Board of the Bank are appointed by the Government of India, except in the case of the Shareholder Director who are appointed from amongst the shareholders of the Bank (other than the Government of India).